AMENDMENTS TO THE CLAIMS

A single version of all claims that are, or were, in the application, marked up to show all the changes relative to the previous version of the claims, is now set forth, with deleted text shown by ~~strikethrough~~ and added text shown by underlining:

1.   (Currently Amended) A system for monitoring modifications on a plurality of elements in a credit reporting database, ~~wherein the plurality of elements in the credit reporting database are collected from a plurality of credit reporting agencies,~~ the modifications being at least partially definable by a user, the system comprising:

at least one server storing at least part of the credit reporting database, the credit reporting database having a plurality of entries, at least one of the entries having a plurality of elements, wherein each element can be modified by a datum collected from ~~the~~ a plurality of credit reporting agencies; and

at least one computer program residing in a computer-readable memory in the server, the computer program ~~comprising~~

~~——— a user interface module,~~

~~——— a monitoring module, and~~

~~——— a communication module,~~

~~——— wherein the monitoring module~~ adapted to continuously monitors the credit reporting database for modifications to at least one element selected by the user; wherein the system is capable of generating a credit report for the user and when at least one of said modifications occurs, sending a notification to the user substantially contemporaneously with when said at least one modification occurs, to the user that at least one modification has occurred.

2.   (Currently Amended) The system of claim 1, wherein the ~~communication module~~ at least one computer program is capable of sending the notification to more than one destination specified by the user.

3.   (Original) The system of claim 1, wherein the plurality of elements correspond to at least

       a current address,

       a bankruptcy indicator, and

       a tax lien indicator.

4.   (Currently Amended) The system of claim 1, wherein the ~~communication module is~~ at least one computer program comprises an e-mail server.

5.   (Currently Amended) A method for monitoring modifications on a plurality of credit related data elements in a credit reporting database, wherein the plurality of credit related data elements in the credit reporting database are collected from a plurality of financial institutions, the modifications being at least partially definable by a user, the method comprising:

       obtaining a selection of at least one credit related data element from the user;

       continuously monitoring the at least one credit related data element selected by the user; and

       if there is a change to the at least one credit related data element, notifying the user substantially contemporaneously with when the change occurs about the change to the at least one credit related data element.

6.   (Original) The method of claim 5 further comprising:

       prompting the user for an identification code; and

identifying the user.

7.   (Original) The method of claim 5, wherein the notifying step further comprises:

sending an e-mail notification to the user; and

displaying the change to the user.

8.   (Original) The method of claim 7 further comprising:

providing the user with an investigation request procedure.

9.   (Original) The method of claim 5, wherein the notifying step further comprises

sending a paging signal to the user.

10.   (Original) The method of claim 5, wherein the notifying step further comprises

sending a credit change information through a secure transmission media.

11.   (Original) The method of claim 5, wherein the at least one credit related data

element is selected from a group consisting of a current address, a bankruptcy indicator, a

collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a

garnishment indicator, and an inquiry indicator.

12.   (Currently Amended) A method for monitoring changes on a plurality of credit

related data elements in a credit reporting database, wherein the plurality of credit related

data elements in the credit reporting database are collected from a plurality of financial

institutions, the changes being at least partially definable by a user, the method

comprising:

allowing the user to make a selection of at least one credit related data element to

watch;

generating a credit file for the user, the credit file having the plurality of credit

related data elements from the credit reporting database;

continuously monitoring and comparing the plurality of credit related data elements

in the credit file with the selection; and

if the selection has a credit related data element that is in the credit file, notifying

the user substantially contemporaneous with when the credit related data element is

detected in the credit file.

13.   (Original) The method of claim 12, wherein notifying further comprises sending

an e-mail to the user, wherein the e-mail has a link to a display web site.

14.   (Original) The method of claim 12 further comprising modifying the selection.

15.   (Original) The method of claim 12, wherein the notifying step further comprises

sending a notification to a wireless communication device.

16.   (Currently Amended) The method of claim 12, wherein the notifying step further

comprises sending a notification to a personal digital ~~assistance~~ assistant.

17.   (Original) The method of claim 12 further comprising checking the credit file for

modification flags.

18.   (Original) The method of claim 12, wherein the at least one credit related data

element is selected from a group consisting of a current address, a bankruptcy indicator, a

collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a

garnishment indicator, and an inquiry indicator.

19.   (Currently Amended) A method of monitoring changes to at least one credit

related data element of a credit reporting database, the method comprising:

inputting a selection of at least one credit related data element for continuous

monitoring;

providing a destination;

generating a notification substantially contemporaneously with when a change is detected;

receiving the notification at the destination; and

reviewing the change.

20.   (Original) The method of claim 19, wherein the destination is a user-computing device.

21.   (Original) The method of claim 19 further comprises requesting an investigation on the changes.

22.   (Currently Amended) A computer-readable medium on which is stored a computer program for monitoring data modifications in a credit reporting database, wherein the data in the credit reporting database are collected from a plurality of financial institutions, the computer program comprising instructions, which when executed by a computer perform the following:

continuously monitoring at least a portion of data in the credit reporting database;

detecting data changes in the credit reporting database;

identifying a customer, the customer being a owner for a changed data;

notifying the customer substantially contemporaneously with when the changes are detected about the changed data; and

displaying the changed data to the customer.

23.   (Original) The computer program of claim 22 further performing:

receiving an identification code from the customer; and

authenticating the customer.

24.   (Original) The computer program of claim 22 further performing:

displaying a group of credit related data to the customer, wherein the group of

credit related data consists of a current address, a bankruptcy indicator, a collections

indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment

indicator, and an inquiry indicator; and

receiving a data selection from the customer, wherein the customer selects a data from the

group of credit related data.

25.   (Original) The computer program of claim 22 further providing an investigation

process to the customer.

26.   (Currently Amended) A method for providing credit modification monitoring

service to a user, the method comprising:

subscribing to the credit modification monitoring service;

selecting a method of notification, wherein the method of notification comprises

communication substantially contemporaneous with when a change to at least one credit-

related data element is detected;

selecting at least one credit-related data element for <u>continuous</u> monitoring; and

providing a method of payment.

27.   (Original) The method of claim 26 further comprising;

setting a subscription price.

28.   (Original) The method of claim 27, wherein the subscription price depends on the

number of credit-related data elements selected for monitoring.

29.   (Original) The method of claim 27, wherein the subscription price depends on the

method of notification selected.

30.   (Original) The method of claim 26, wherein selection of a method of notification

further comprises

       selecting a timing of notification.

31.   (Original) The method of claim 30, wherein the timing of notification may be

selected from a group consisting of immediate notification, periodic notification, and upon

request notification.

32.   (Original) The method of claim 30 further comprising setting a subscription price,

wherein the subscription price depends on the timing of notification.

33.   (Original) The method of claim 26, wherein the method of payment is selected

from a group consisting of monthly, annually, and per use basis.

34.   (Original) The method of claim 26, wherein the method of payment is on a prepay

basis.

35.   (Previously Added)   The system of claim 1, wherein the communication module

is capable of receiving an instruction from the user to place a warning on an element in the

credit reporting database.

36.   (Previously Added) The method of claim 5, further comprising:

receiving a warning from the user regarding at least one credit related data element.

37.   (Previously Added) The method of claim 12, further comprising:

receiving a warning from the user regarding at least one credit related data element in the

credit file.

38.   (Previously Added) The method of claim 19, further comprising:

providing a warning regarding the change to the credit reporting database.

39.   (Previously Added) The computer program of claim 22, further performing:

receiving a warning from the user regarding the changed data; and

storing the warning in the credit reporting database.

40.   (Previously Added) The method of claim 31, wherein the subscription price

depends on a frequency of the selected notification.

41.   (New) A system for monitoring modifications to a credit reporting database, the

modifications being at least partially definable by a user, the system comprising:

at least one server storing at least part of the credit reporting database, the credit

reporting database having a plurality of entries, at least one of the entries having a plurality

of elements, wherein each element can be modified by a datum collected from a plurality

of credit reporting agencies; and

at least one computer program residing in a computer-readable memory in the

server, the at least one computer program adapted to

monitor the modifications to at least one element selected by the user,

report when at least a first type of modification to the at least one element

occurs,

send a notification substantially contemporaneously with when the first type

of modification to the at least one element occurs, to the user that the first type of

modification has occurred,

report when at least a second type of modification to the at least one

element occurs, and

send a notification substantially contemporaneously with when the second

modification to the at least one element occurs, to the user that the second modification

has occurred.

42.   (New) The system of claim 40, wherein the first type of modification comprises an

erroneous modification to the at least one element and the second type of modification

comprises a correction of the erroneous modification to the at least one element .

43.   (New) The system of claim 41, wherein the at least one computer program is

capable of sending the notification to more than one destination specified by the user.

44.   (New) The system of claim 41, wherein the plurality of elements correspond to at

least

        a current address,

        a bankruptcy indicator, and

        a tax lien indicator.

45.   (New) The system of claim 41, wherein the at least one computer program

comprises an e-mail server.

46.   (New) The system of claim 41, wherein the at least one computer program is

further adapted to receive an instruction from the user to place a warning on an element in

the credit reporting database.

47.   (New) A method for monitoring modifications on a plurality of credit related data

elements in a credit reporting database, wherein the plurality of credit related data

elements in the credit reporting database are collected from a plurality of financial

institutions, the modifications being at least partially definable by a user, the method

comprising:

        obtaining a selection of at least one credit related data element from the user;

        monitoring the at least one credit related data element selected by the user;

notifying the user about a first type of modification to the at least one credit related

data element substantially contemporaneously with when the first type of modification

occurs; and

notifying the user about a second type of modification to the at least one credit

related data element substantially contemporaneously with when the second type of

modification occurs.

48.   (New) The method of claim 47, wherein the first type of modification comprises

an erroneous modification to the at least one credit related data element and the second

type of modification comprises a correction of the erroneous modification to the at least

one credit related data element .

49.   (New) The method of claim 47 further comprising:

prompting the user for an identification code; and

identifying the user.

50.   (New) The method of claim 47, wherein either notifying step further comprises:

sending an e-mail notification to the user; and

displaying the change to the user.

51.   (New) The method of claim 50 further comprising:

providing the user with an investigation request procedure.

52.   (New) The method of claim 47, wherein either notifying step further comprises

sending a paging signal to the user.

53.   (New) The method of claim 47, wherein either notifying step further comprises

sending a credit change information through a secure transmission media.

54.   (New) The method of claim 47, wherein the at least one credit related data element

is selected from a group consisting of a current address, a bankruptcy indicator, a

collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a

garnishment indicator, and an inquiry indicator.

55.   (New) The method of claim 47, further comprising:

receiving a warning from the user regarding at least one credit related data element.

56.   (New) A method for monitoring changes on a plurality of credit related data

elements in a credit reporting database, wherein the plurality of credit related data

elements in the credit reporting database are collected from a plurality of financial

institutions, the changes being at least partially definable by a user, the method

comprising:

allowing the user to make a selection of at least one credit related data element to

watch;

generating a credit file for the user, the credit file having the plurality of credit

related data elements from the credit reporting database;

comparing the plurality of credit related data elements in the credit file with the

selection; and

if the selection has a first type of credit related data element that is in the credit file,

notifying the user file substantially contemporaneously with when the first type of credit

related data element is detected in the credit file;

if the selection has a second type of credit related data element that is detected in

the credit file, notifying the user substantially contemporaneously with when the second

type of credit related data element is detected in the credit file.

57.   (New) The method of claim 56, wherein the first type of credit related data element comprises an erroneous change to the credit related data element and the second type of credit related data element comprises a correction of the erroneous change to the credit related data element.

58.   (New) The method of claim 56, wherein either notifying step further comprises sending an e-mail to the user, wherein the e-mail has a link to a display web site.

59.   (New) The method of claim 56 further comprising modifying the selection.

60.   (New) The method of claim 56, wherein either notifying step further comprises sending a notification to a wireless communication device.

61.   (New) The method of claim 56, wherein either notifying step further comprises sending a notification to a personal digital assistant.

62.   (New) The method of claim 56 further comprising checking the credit file for modification flags.

63.   (New) The method of claim 56, wherein the at least one credit related data element is selected from a group consisting of a current address, a bankruptcy indicator, a collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment indicator, and an inquiry indicator.

64.   (New) The method of claim 56, further comprising:

receiving a warning from the user regarding at least one credit related data element in the credit file.

65.   (New) A method of monitoring changes to at least one credit related data element of a credit reporting database, the method comprising:

inputting a selection of at least one credit related data element for monitoring;

providing a destination;

generating a first notification substantially contemporaneously with when a first type of change to the at least one credit related data element is detected;

receiving the first notification at the destination;

generating a second notification substantially contemporaneously with when a second type of change to the at least one credit related data element is detected;

receiving the second notification at the destination; and

reviewing the changes.

66. (New) The method of claim 65, wherein the first type of change comprises an erroneous modification to the at least one credit related data element and the second type of change comprises a correction of the erroneous modification to the at least one credit related data element.

67. (New) The method of claim 65, wherein the destination is a user-computing device.

68. (New) The method of claim 65 further comprises requesting an investigation on the changes.

69. (New) The method of claim 65, further comprising:

providing a warning regarding the change to the credit reporting database.

70. (New) A computer-readable medium on which is stored a computer program for monitoring data modifications in a credit reporting database, wherein the data in the credit reporting database are collected from a plurality of financial institutions, the computer program comprising instructions, which when executed by a computer perform the following:

detecting data changes in the credit reporting database, wherein the data changes

comprise at least a first type of change and a second type of change;

identifying a customer, the customer being a owner for the data changes;

notifying the customer substantially contemporaneously with when data changes

are detected; and

displaying the data changes to the customer.

71.   (New) The computer-readable medium of claim 70, wherein the first type of

change comprises an erroneous modification to the data and the second type of change

comprises a correction of the erroneous modification to the data.

72.   (New) The computer-readable medium of claim 70 further performing:

receiving an identification code from the customer; and

authenticating the customer.

73.   (New) The computer-readable medium of claim 70 further performing:

displaying a group of credit related data to the customer, wherein the group of

credit related data consists of a current address, a bankruptcy indicator, a collections

indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment

indicator, and an inquiry indicator; and

receiving a data selection from the customer, wherein the customer selects a data

from the group of credit related data.

74.   (New) The computer-readable medium of claim 70 further providing an

investigation process to the customer.

75.   (New) The computer-readable medium of claim 70, further performing:

receiving a warning from the user regarding the changed data; and

storing the warning in the credit reporting database.

76. (New) A method for providing credit modification monitoring service to a user, the method comprising:

subscribing to the credit modification monitoring service;

selecting a method of notification, wherein the method of notification comprises communication substantially contemporaneously with when a first type of change to at least one credit-related data element is detected, and further comprises communication substantially contemporaneously with when a second type of change to the at least one credit-related data element is detected;

selecting at least one credit-related data element for monitoring; and

providing a method of payment.

77. (New) The computer-readable medium of claim 76, wherein the first type of change comprises an erroneous modification to the at least one credit-related data element and the second type of change comprises a correction of the erroneous modification to the at least one credit-related data element .

78. (New) The method of claim 76 further comprising;

setting a subscription price.

79. (New) The method of claim 78, wherein the subscription price depends on the number of credit-related data elements selected for monitoring.

80. (New) The method of claim 78, wherein the subscription price depends on the method of notification selected.

81. (New) The method of claim 77, wherein selection of a method of notification further comprises

selecting a timing of notification.

82.   (New) The method of claim 81, wherein the timing of notification may be selected

from a group consisting of immediate notification, periodic notification, and upon request

notification.

83.   (New) The method of claim 81 further comprising setting a subscription price,

wherein the subscription price depends on the timing of notification.

84.   (New) The method of claim 76, wherein the method of payment is selected from a

group consisting of monthly, annually, and per use basis.

85.   (New) The method of claim 76, wherein the method of payment is on a prepay

basis.

86.   (New) The method of claim 78, wherein the subscription price depends on a

frequency of the selected notification.